



Order Filed on July 7, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
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Attorneys for Secured Creditor
U.S. Bank National Association, as Trustee for
Structured Adjustable Rate Mortgage Loan Trust,
Mortgage Pass-Through Certificates, Series 2006-1

In Re:

Bernarda Carmona,

Debtor.

Case No.: 18-32133 JNP

Adv. No.:

Hearing Date: 6/18/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny Jr.

ORDER REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: July 7, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Bernarda Carmona
Case No.: 18-32133 JNP
Caption: **ORDER REINSTATING STAY**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1, holder of a mortgage on real property located at 604 Portland Avenue, Pleasantville, NJ, 08232, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Thomas E. Dowey, Esquire, attorney for Debtor, Bernarda Carmona, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the stay is reinstated as to the subject property; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to cure the arrears through and including the June 2019 payment by June 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$881.00 for attorneys' fees (\$350 for the motion for relief, \$181 filing fee for motion for relief, \$350 for this motion), which is to be paid through Debtors' Chapter 13 plan

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Stacey L. Mullen, Esq.
2091 North Springdale Road
Suite 17
Cherry Hill, NJ 08003

Isabel Balboa, Chapter 13 Trustee
Cherry Hill Corporate Center
535 Route 38
Suite 580
Cherry Hill, NJ 08022

MaryAnn D. Mason
417 Windward Road
Villas, NJ 08251

Certificate of Notice Page 6 of 6
United States Bankruptcy Court
District of New Jersey

In re:
Bernarda Carmona
Debtor

Case No. 18-32133-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db +Bernarda Carmona, 604 Portland Ave., Pleasantville, NJ 08232-3452

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Harold N. Kaplan on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 hkaplan@rasnj.com, informationathnk@aol.com

Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Sindi Mncina on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 smncina@rascrane.com

Thomas E. Dowey on behalf of Debtor Bernarda Carmona tdesquire@hotmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8